

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
ANGELO ZEPPADORO  
NICOLE ZEPPADORO

Case No.: 17-21838  
Judge: Kaplan

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: \_\_\_\_\_  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: pZ

Initial Debtor: az

Initial Co-Debtor: nZ

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ see part 1E per \_\_\_\_\_ to the Chapter 13 Trustee, starting on \_\_\_\_\_ for approximately \_\_\_\_\_ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☐ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

The case is paid in full from funds on hand.

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ Per ct order
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
American Credit Acceptance	LINCOLN	\$329.03		\$0.00 NO POC FILED	Debtor to maintain regular post petition payments

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Credit Acceptance	Cadillac	unknown	unknown
Wilmington Savings	House	unknown	unknown

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
☒ Not less than 100 percent  
☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) standard order of distribution
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

To surrender the house

Explain below **how** the plan is being modified:

Wilmington Savings is moved from part 4A to part 4E.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: \_\_\_\_\_

/s/ Angelo Zeppadoro  
Debtor

Date: \_\_\_\_\_

/s/ Nicole Zeppadoro  
Joint Debtor

Date: \_\_\_\_\_

/s/ Peter Zimnis  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 12

United States Bankruptcy Court  
District of New JerseyIn re:  
Angelo G Zeppadoro  
Nicole Zeppadoro  
DebtorsCase No. 17-21838-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 33

Date Rcvd: Sep 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2019.

db/jdb +Angelo G Zeppadoro, Nicole Zeppadoro, 41 Birmingham Dr., Columbus, NJ 08022-2343  
 cr +AMIP Management, LLC, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799  
 cr +Wilmington Savings Fund Society FSB as Owner Trust, c/o Waldman & Kaplan, 174 Nassau Street, Ste. 313, Princeton, NJ 08542-7005

516873684 +A-1 Collections, re: RWJ, 2297 Highway 33, Trenton, NJ 08690-1717  
 516873685 +A-1 Collections, re: Russo Music Center, 2297 Highway 33, Trenton, NJ 08690-1717  
 516873688 +American Trading, DJ 125187-10, 2297 Highway 33, Trenton, NJ 08690-1717  
 516878548 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD, SOUTHFIELD, MI 48034)

516873690 +Credit Acceptance, POB 5070, Southfield, MI 48086-5070  
 516873692 +HSBC Bank, POB 9, Buffalo, NY 14240-0009  
 516873695 +Pluese Becker & Saltzman, US ROF III Legal Title Trust 2015-1, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318

516873696 +QuakerBridge Radiology, 3535 Quakerbridge Rd Ste 301, Trenton, NJ 08619-1200  
 516873699 +Specialized Loan Servicing, 8742 Lucent Blvd, Ste 300, Littleton, CO 80129-2386  
 517437477 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

517437478 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

517018236 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

518031949 +Wilmington Savings Fund Society FSB as Owner, Trustee Residential Credit Opportunities, Trust V-B c/o Waldman & Kaplan PA, 174 Nassau Street, Ste. 313, Princeton, NJ 08542-7005

518031950 +Wilmington Savings Fund Society FSB as Owner, Trustee Residential Credit Opportunities, Trust V-B c/o Waldman & Kaplan PA, 174 Nassau Street, Ste. 313, Princeton, NJ 08542, Wilmington Savings Fund Society FSB as O 08542-700

517492088 +Wilmington Savings Fund Society, FSB, AMIP Management, LLC, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799

517492089 +Wilmington Savings Fund Society, FSB, AMIP Management, LLC, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740, Wilmington Savings Fund Society, FSB, AMIP Management, LLC 90740-2799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 28 2019 01:05:29 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 28 2019 01:05:25 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

516873686 +E-mail/Text: ally@ebn.phinsolutions.com Sep 28 2019 01:02:28 Ally Financial, POB 380901, Minneapolis, MN 55438-0901

516873687 +E-mail/Text: bankruptcy@acacceptance.com Sep 28 2019 01:05:24 American Credit Acceptance, 961 E. Main St, Spartanburg, SC 29302-2185

516873689 +E-mail/Text: bankruptcy@cavps.com Sep 28 2019 01:05:52 Cavalry Portfolio Srv, 500 Summit Lake Dr, Valhalla, NY 10595-2322

517116215 +E-mail/Text: bankruptcy@cavps.com Sep 28 2019 01:05:52 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

516873691 +E-mail/Text: bankruptcy@sccompanies.com Sep 28 2019 01:06:48 Ginny's, 1112 Seventh Ave, Monroe, WI 53566-1364

517487554 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 28 2019 01:05:44 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302

517487555 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 28 2019 01:05:44 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302

516873697 +E-mail/Text: colleen.atkinson@rmscollect.com Sep 28 2019 01:06:39 Receivables Managment Sys, Re: Patient First, 7206 Hull St Ste 211, Richmond, VA 23235-5826

516873698 +E-mail/Text: bankruptcy@sccompanies.com Sep 28 2019 01:06:48 Seventh Ave, 1112 Seventh Ave, Monroe, WI 53566-1364

516873700 +E-mail/Text: bankruptcy@unitedacceptance.com Sep 28 2019 01:05:24 United Acceptance, 2400 Lake Park Dr Ste 100, Smyrna, GA 30080-8993

516984617 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 28 2019 01:16:23 Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

516988738 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 28 2019 01:16:23 Verizon by American InfoSource LP, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901

TOTAL: 14

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Sep 27, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516873693 Luanne Peverada  
cr\* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,  
Southfield, MI 48034)  
516873694 ##+Mercer County Oral Surgery, 3371 US Rt 1, Ste 112, Lawrence Township, NJ 08648-1304  
TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor U.S. ROF III Legal Title Trust 2015-1, by U.S. Bank National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Farha Ahmed on behalf of Creditor AMIP Management, LLC farha@dwaldmanlaw.com  
John Zimnis on behalf of Joint Debtor Nicole Zeppadoro njbankruptcylaw@aol.com.  
John Zimnis on behalf of Debtor Angelo G Zeppadoro njbankruptcylaw@aol.com.  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Laura J. Neville on behalf of Creditor Wilmington Savings Fund Society FSB as Owner Trustee of the Residential Credit Opportunities Trust V-B nevilleesq@gmail.com  
Peter E. Zimnis on behalf of Joint Debtor Nicole Zeppadoro njbankruptcylaw@aol.com  
Peter E. Zimnis on behalf of Debtor Angelo G Zeppadoro njbankruptcylaw@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10